FINANCIAL AND COMMERCIAL

The Stock Market Unsettled and Without Feature.

G O L D 114 1-4.

Money on Call Loans Was Easy at 2 1-2 a 3 Per Cent.

GOVERNMENT BONDS STEADY.

WALL STREET,
THURSDAY, Feb. 4—6 P. M. Stocks to-day were sgain unsettled and isverish,
owing to the yet undetermined prospects of speculation. A large short interest has recently been
forced into covaring and interest ulation. A large short interest has recently been forced into covering, and is now awaiting further opportunities for making fresh turns. A small short interest is still at work, backed by confidence in lower prices. The buils are equally uncertain of improvement, though it must be conseded that they are for the moment giving to the market much of its strength, and act as if they believed in an advance and its commensurate profits. It cannot be said that the situation is encouraging in either aspect. Only the large operators know in either aspect. Only the large operators know what is going on, and these held their purposes what is going on, and tasse expected a certain stock will be pressed to the front, the street will go wild with hope of reward and, for the time being, prices will take the most encouraging shape. Few, outside of those who possess gambling proctivities and are in the habit of measuring the probabilities of Wall street by of measuring the probabilities of wall street by the probabilities of the laro bank, are likely to be entrapped by the present dangerous condition of the stock market. In short, the situation is "mixed," and individual judgment must take care of itself. The doctine of stocks at the close of the business hour ranged from & to I per cent from the nighest point of the day, though it will be observed, compared with the closing prices jesterday, that they were generally higher.

THE BANGE OF PRICES.

The leading feature of the stock market was Sorthwest common, which advanced from 45 to 47%, but subsequently recoded to 46%. Erie sold at 28% a 29%, closing at 29. Lake Shore receded from 74% to 74%, and continues to be a subject of doubt among speculators. The ending was made at 74%. Wabash sold at 16% a 17%, closing at 18%. Rock Island at 104% a 105% a 104% a 104%. 18%. Rock Island at 104% a 105% a 104% a 105% a 104% a 105% a 104% a 105% a 105% a 104% a 105%. Union Pacific advanced from 30% to 40%, ending at 30%. C., C. and I. O. touched 0 and closed at 8%. Western Union began and closed business at 74%, declining meanwhile to 73%. Pacific Mail advanced from 30% to 38% and closed at 85%.

ADVANCE AND DECLINE.

ADVANCE AND DECLINE.

Compared with the close of prices yesterday those of to-day were as follows:—

ADVANCE.—C., C. and I. C., %; Eric, %; Hannibal and St. Joseph, %; Harlem, %; Nortawest, 1%; Onio and Mississippl, %; Panama, %; Quicksilver, 2%; Rock Island, %; St. Paul, %; Wabash, %; Aliantic and Pacific Telegraph, %; Northwest preserted. %;

orred. %.
DECLINE.—Union Pacific, %.
The stocks that remained steady were Atlantic and Pacific preferred, New York Central, Lake Shore, Pacific Mail, Western Union Telegraph and

of active stocks to-day amounted to 183,000 sbares, which were distributed as follows:—New Nork Central and Hudson. 922; Eric. 4,000; Lake Shore, 28,900; Northwestern, 30,100; do. preferred, 1,100; Rock Island, 9,100; Pacific Mail, 12,300; St. Paul, 11,800; do. preferred, 200; Onice, 4,800; Western Union, 46,100; Wabash, 1,900; Union Pacific, 27,700; D., C. and I. C., 1,200.

The following table shows the opening, highest

and lowest prices of the day :		
Opening.	Highest.	Lowest.
New York Central 102	102	102
Erie 28%	2916	2834
Lake Shore 14%	7436	7436
Wabash 16%	1736	16%
Northwestern 45	4736	45
Northwestern preferred 60	60	60
Bock Island 1041/4	105%	10436
Milwaukee and St. Paul 88	38 14	
Mil. and St. Paul prel 58%	5834	
Uhio and Mississippi 28%	2014	28%
New Jersey Central 10732	10736	107%
Del., Lack, and Western. 10014	100%	109
Union Pacific 39%	40%	
0. C. and L. C 8%	9	834
Western Union 74%	19%	78%
Pacific Mail 35%	36 14	36%
Panama, 113	113	118
GOLD.		
The opening price was 1141/	An adva	-

CLEARING HOUSE STATEMENT.
Currency exchanges. \$84.682,840
Currency balances. \$811,307
Gold exchanges. \$11,106,858
Gold balances. \$97,807
The specie suppments to-day were intended to to \$450,000, but owing to the decline in exchange

THE MONEY MARKET. On call loans there is no change to be recorded, Money is freely loaning at 2% a 3 per cent and prime commercial paper is unchanged. Foreign exchange closed dull and heavy at 4.85% a 4.86 for bankers' sixty days sterling and 4.88 % a 4.50 for demand. At the close rates were more or less

nominal. The customs receipts for the week ending Jan-sary 20 were:—From New York, \$1,823,826; Philaseiphia, \$127.254; Baltimore, \$73,616; New Orleans (week ending January 28), \$18.624. Internal revenue receipts to-day, \$380,620. National bank notes received to-day for redemption, \$520,402. The customs receipts to-day were \$229,000. The Assistant Treasurer paid out to-day \$496,000 on account of interest and \$108,000 in redemption of ave-twenty bonds. The coinage of sliver under the act which promises resumption in 1979 has commenced. In January the Philadelphia Mint turned out 722,300 hair dollars, 300 quarters and \$80,300 dimes—in all 1,272,900 coins, besides 690,000 pewter ave cent pieces and 1,180,000 minute bits of copper called cents. No date is fixed for the redsmitting of fractional currency. redemption of fractional currency.

GOVERNMENT HONDS.

GOVERNMENT HO so., coupon, 110% a 119%; do. do. 1867, regla-tered. 119% a 120; do. do., do., coupon, 119% a 120%; do. do., 1868, registered, 119% a 120%; do. do., do., coupon, 120 a 120%; do., ten-forties, regisdo., do., coupon, iso a tox; ; do., ten-formes, regis-tered, 114% a 114%; do. do., coupon, 117 a 117%; do. dves, 1881, registered, 118% a 118%; do. do., do., coupon, ex interest, 118% a 118%. The following shows the London quotations to-day for government bonds in sterling money,

and the equivalent in currency, compared with

London Equivit in Quotations
Quotations. Ourrency.
107% a ½ 120,27 s — 119% a 120 ×
106% a ½ 120,13 a 27 120 a 120 ×
104% a ½ 117.06 a 19 117 a —
102% a — 114.95 a — 115% a —

There is an apparent profit in importing new aves, but, allowing for interest and insurance, there is very little difference between the two The rumor was circulated on the street to-day that Secretary Bristow would sell some new dves in Europe, the proceeds of which would be applied to the cancellation of legal tender notes, and it sufficed to produce a weakness in gold and

despatence by cable Indicate a firm

market for consols and American securities. The Bank of England lost in builion during the week £1.536,000, and £408,000 sterling was withdrawn from the Bank on balance to-day. The proportion of reserve to liabilities is 42% per cent against 50 per cent last week. The specie in the Bank of France has increased 33,500,000 france.

RAILBOAD BONDS
were firm, with the exception of the Pacific Issues, which show the effect of strong reactionary in-fluences. Chicago and Northwest coupon, gold, sold at 82%; Wabash firsts at 81, and consolidated convertible at 40; Ohio and Mississippi consoli-dated sinking fund at 98%; do. second mortgage, dated sinking fund at 98%; do, second mortgage, 52%; Hamibal and St. Joseph eighths, convertible, 83; Lake Shore second consolidated coupon, 92; Harlem first sevens, 110%; U., C. and I. C. first, 70%; Western Faudio bonds, 88; New York Central sixes, 90%; Michigan Sonthern second, 101%; Erie third, 102; Boston, Hartiord and Erie first, 23.

These were quiet. Sales were made of Arkansas sixes, Funding act, at 26; Missouri sixes, long bonds, at 67%; North Carolina sixes, issued to North Carolina Railread, at 52.

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			AY, Peb. 4, 1875.
AND THE RESIDENCE OF THE PARTY	200		CALL-10 A. M.
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0) 40	732	300	dob3 7434
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800 do	32	100 Cht	# NW ne 7436
800 do	16	300 Ch	4 NW pr 00
00 do 1	14	400	Qn 40%
200 do	336	300	do
	16.52	200	do 45%
100 do America.	192	1300	do 65%
20 B'k of N America.	13	1800	do 40%
00 Chi & R I KR	100	3(1)	do 46
		30)	do 45%
	1882	500	00 45%
00 Pac Mail SS	19 U.S.	100 Mal	4 St P RR 53 88
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	5614	200	do
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OON YCAHRRE	12	800	do 83 384
Di Un Pacific RR	1924	200	40 381/2
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	10%	500	do 2-36
	994	600	do 29
.0 ao	1954	200	do 19
OOLS ANS BR	1426	400	AND 11:30 A. M.

OPENING, BIGHEST AND LOWSET PRICES.

SECOND BOARD-1 P. M. 00.0 West Pac bds... 10.0 C P ist C & O br. 5000 C & N W c c g b. 603 do... 2000 Chic & Mil 1st m. 83000 Lake 8 2d, c c.b3 1000 H & St Jo e's, con 3000 Chic & Mil 1st m. 1000 O & Miss con s f. 6 she Del & H Can...

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42 she Dei s H Canal. 1105 150 she Un Facific 100 Con Coal 45 600 00 00 100 Lerie Haniway 25 100 Go 100 West Un Feb. 71 800 Go 100 West Un Feb. 71 800 Go 100 West Un Feb. 71 800 Go 100 Hanix W RR 800 Mil a Str kM 800 Go 100 Hanix W RR 800 Mil a Str kM 800 Go 100 Hanix W RR 800 Mil a Str kM 800 Go 100 Hanix W RR 800 Mil a Str kM 800 Go 100 Hanix W RR 800 Mil a Str kM 800 Go 100 Hanix W RR 800 Go 100 Hanix W RR 800 Hanix W RR

| No N J Central RR. | 1077 | 300 | 300 | 354 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 | 255 |

COMMERCIAL REPORT.

COTTON STEADY FOR "SPOT," FIRMER FOR "FU-TURE"-FLOUR DULL-WHEAT DULL AND LOWER-CORN IRREGULAR-OATS STRADY-PORK FIRM-LARD HIGHER — GROCKEIES
DULL-FREIGHTS QUIET BUT FIRM-PETROLEUM MIGHER-NAVAL STORES STEADY-WHISMEN LOWER.

There was more animation in the general mer-chandise markets to-day, although in numerous instances the markets were heavy and prices lower. At the Produce Exchange business was lower. At the Produce Exchange business was light in most commodities, but in those articles in which the business is chiefly in future contracts a fair business was consummated, and generally on the basis of higher prices—a result chiefly of the high ruling of gold. Flour was dull and heavy. Wheat was dull and lower. Business was light, and the market closed with still a downward tender. dency. Corn was irregular, being firmer at the opening, but dull, heavy and declining at the close. Oats remained steady. Whiskey was dull and lower. Fork was quiet, but firmer. Lard was in good demand and decidedly higher, both on the spot and for lorward delivery. Cotton was only in moderate demand, with "spot" not essentially changed and "future" a shade firmer. Groceries were dull, but not outstbly changed in value. Freights were quiet but firm. Fet troisum met with a better demand and closed decidedly higher. Naval stores were quies and exhibited no appreciable change in value.

troleum met with a better demand and closed decidedly higher. Naval stores were quies and exhibited no appreciable change in value.

Corros.—A further recession in the gold premium made it rather more difficult to dispose of cotton. There was but a slight difference between buyers and sellers on several trades, with no engerness funnifested on the part of either to operate, however, buyers looking to the gold decline, being cautioned, while holders, looking to the continued strength of futures, which resisted the gold decline, being not inclined to yield a slight point which seemed necessary to make their figures agreeable with the hids. The transits below reported consisted of a line from Wilminsto, including 200 bates barely middling and 300 bates barely with high freight. Latest privata despatches from Liver-pool advise of a strong market at the close. The week's receipts are generally estimated at 105,001 bates, with 150,001 bates recarded as the naximum. He market for future deliveries was strongest at the close. The week's receipts are generally estimated at 105,001 bates, with 1.52c, being added after Change by Propositions' which were made. He office, it days, 17c. August, 17 -16c, a 16 16-16c, June, 16-16c, a 16 16-16c, June, 16-16c, a 16 16-16c, June, 16-16c, a 16 16-16c, and on upland cotton in store running in quality not more than half a trade above or below the grade quotad):—Ordinary, 17-6c, 10-0 middling, 13-6c, its first good ordinary, 18-6c, 10-0 middling, 13-6c, its first good ordinary, 16-6c, 10-0 middling, 13-6c,

Total 1,850

Java, 6e do. Maracalbo, 1,300 do. St. Domingo, 186 do. Costa Rica, 1,239 do. Mexican and 239 do. Savanina, Total. 3,433 bares. Stock of Rio in first hands this date. 17,184 bars. We quote:—Rio, ordinary cargoes, 135/c. at 185/c.; iair do., 195/c. at 195/c.; good do., 195/c. at 40.; prime do., 201/c.; extreme range ipr lots, 185/c. at 294/c.; Lava, government bags, 270. at 26.; do., grass mats, 250. at 20.; Singapore, 20. at 26.; Ceylon, 16. at 20. Maracalbo, 20.c. at 25 c. Larmayra, 20.c. at 26.; Jamaics, 195/c. at 215/c. at 215/c

ing. 35c.; do. they on the state of the stat

quiet were held higher at 1836. a 19c. Naphtha quoted at 19c. for city. he Philade phia market was inactive but correspondingly firm. Refined quoted, for balance of month. at 183c. The Creek salvices were as follows:—On they, quiet at \$1.50. Petroleum Centre, quiet at \$1.50. In Creek salvices were as follows:—On they, quiet at \$1.50. Petroleum Centre, quiet at \$1.50. In St. 1815. Salvices were as follows:—On they, quiet at \$1.50. Petroleum Centre, quiet at \$1.50. In St. 1815. A 1856. It is salvices were as follows:—On they are they at 1856. It is salvices at 1815. In St. 1856. Union, \$1.30 at 18.05; mmediate subject to the control of the contr

Stock this day, Feb. 4, 1875.... 28,196 32,179 69,385 Comparing with stock Feb. Comparing with stock Feb. 15,985 15,096 205,797 91 Comparing with stock Feb. 17,301 35,292 106,157 703 Comparing with stock Feb. 17,301 35,292 106,157 703 Comparing with stock Feb. 16,410 25,767 152,963 1,413 We quote: Cuba-Redning, interior to common.

DOMESTIC MARKETS.

Cotton strong; middling, 14%c. Net receipts, 2,502 Dales; gross 2,603. Sales, 2,230. Stock, 80,527. Cotton strong; middling, lôc.; low middling, lôc.; low middling, lôc.; low middling, lôc.; low middling, lôc.; f.cl.; Exports—fo France, 2,264; to the Continent, 4,041, sales, 5,500, stock, 290,118. Cotton buoyant; middling, 14%; c.; low middli Sales, 5,302, Stock, 64,034,

**Cotton firm: middling, 15c.; low middling, 14%c.; good ordinary, 13%c. Not receipts, 2,35 bales, 1xx, ports to the Continent, 2,128, Sales, 2,4x7, Stock, 100,000, Cotton firm: middling, 14%c.; low middling, 14%c.; good ordinary, 13%c. Not receipts, 1,148 bates, nx, ports to the Continent, 476. Sales, 1,500, stock, 63,771. Flour quiet and unchanged. Wheat steady: No. I Mil-waukee club, \$1 20; extra white hichigan, \$1 26. Corn steady at 82c. Barley quiet at \$1 45 for prime Canada. Peus heid at \$1 07, tree. Corn meal—\$37 for colted and \$26 for uncolted, per ton. Millied—shorts, \$25; ship-stuffs, \$25, and middlings, \$30 per ton.

The severity of the storm prevents business, the Central wharf being nearly deserted by dealers. Two cars of new corn soid on the track at 75c. Two cars of No. 2 Milwauses club wheat held firm at \$1.05c. Uter articles unchanged in price. Receipts not reported.

cles unchanged in price. Receipts not reported.

Flour firm and in fair demand. Wheat a shade higher No. 2 willio Wabash, Sl. 15; No. 1 white Michigar Sl. 105; extra Sl. 105; extra Sl. 105; anos michigan, Sl. 06; Apr. Sl. 105; No. 2 red, Sl. 06 no. 3 lor; No. 1 amber litmoi Sl. 16; No. 2 red, Sl. 06 no. 3 lor; No. 1 amber litmoi Sl. 16; No. 2 do., Sl. 05. Corn firm and in fair demand high mixed, 684;c.; March, 694;c.; May, 734;c. 100 mixed, 679;c. May, 734;c. 101, 103;c.; white obsc. Dressed hogs, Sr. 00 a Sr. 85. Receipts—Wheat Appl beases: corn, 35,00 do. cats, 40,00 do. Shipments-Wheat, 6,00 bushels; corn, 35,00 do.; cats, 40,00 do.

PRINT CLOTH MARKET. PROVIDENCE, R. I., Feb. 4, 1875.

Printing cloths strong. Sales of best 64x64, brandard and extra, at 8%c. a 5%c., spot and contract.

HAVANA MARKETS. Gold. 215. Exchange nominal: on the United States short sight, currency, 85 -a 87 premium; short sight, gold, 110 a 111 premium; on Paris, 140 a 111 premium; on paris, 140 a 111 premium; on paris, 140 a 111 premium; or are too high for buyers.

EUROPEAN MARKET. London Product Manuar-London, Feb. 6-Evening.-Linseed cil, 25s. 8d. per cwl. Spirits turpentine, Ma.

FINANCIAL. A -PARTIES IN EMBARRAS ED CIRCUMSTANCES
a lawyer of ability, with good references from clients,
by addressing LAWYER, box 2,33 Fost office.

A NY AMOUNT, FROM \$1,000 TO \$60,000, TO LOAN on improved or unimproved Roal Estate in this city or Brooklyn, for term of vears, without bonus. WILLIAM F. LEAVITT, 130 Broadway. A -85-MUTUAL STOCK POOL ON THE PARIS
A . nian; profits paid daily. Call or send for circular.
WALDRUN'S, N. S. New street, basement; box 2,795 Post
office, New York.

office, New York.

A. -MONET LOANED PROMPTLY ON MORTGAGE;
soid at auction. V. K. STEV-ENSON, Jr., 11 Pine street,
or 51 East Seventeenin street. A N \$8,000 10 PER CENT SECOND MORTGAGE (RUN-Aning about three years) for sale, on Chicago Prop-erty, valued at two to three times the first and second mortgages, Address H, box 3,006 New York Post office, stating discount expected; no others noticed.

-STOCK PRIVILEGES ON ALL THE ACTIVE ks negotiated at the lowest rates in the market; 850 to \$100 Puts or Calls; \$200 for double Privileges. A call on any stock gives the holder as many advantages as though he had made an actual purchase of the stock, yet there is no liability beyond the amount paid for the "call," there is no interest to pay, and the stock is controlled for thirty days without margin.

This system of operating is fully explained in a pamphlet, with valuable statistical information and illustrations showing how small risks pay large profits, sent tree to all who desire to spaculate.

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A.-DEFAULTED RAILROAD BONDS A SPECIALTY
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No. 45 Pine street, New York.
N. B.-Choice 7, 8 and 10 per cent Municipal Bonds and other Al investment securities, paying 10 to 15 per cent, for sale below par.

cent, for sale below par.

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A SPECIAL MUN OF \$25,00) ON HAND TO PUR.
chase one or more good First or Second Mortrages.
Apply, with papers, to JUHN S. PIERCH, lot Broadway. ANY PE..SON DESIRING TO PURCHASE STOCK A Privileges should not fail to apply for the comprehensive statements and quotation prices of ALEX. PROTHINGHAM & Co., Bankors, 12 Wall street. BANK BLANKS, SLIPS, BILLS, RECEIPTS, NOTE banks, bankers, brokers and Guancial companies promptly furbised, at the METROFOLITAN PRINTING ESTABLISHMENT, So. 213 Broadway.

WISH TO SELL THREE FIRST MORTGAGES ON lots 55,000 each, two years to run. Audress how 74 LOAN WANTED-95.00): INTEREST TO MAKE IT to inducement; not on real estate, but will give satisation regarding security; no agenta. Address & E.

THIRTIETU ANNUAL REPORT of the NEW YORK LIFE INSURANCE COMPANY. 346 and 318 Broadway. January I, 18/A, Amount of net cash assets, January 1, 1874. \$24,450,879 32 INCOME. Premiums and annuities ... \$6.414,451 77 Interest received and accrued .. 1 645 106 36 DISBURSEMENTS.

Cash in Trust Company, in bank and on hand.
Invested in United States, New York city and other stocks market value, \$3,173,023 56.
Real estate
Bongs and mortgages (secured by real estate value at more than southe the amount loaned; buildan's thereon insured for \$15,185,251 and the policies assigned to the company as additional collateral security. 81,751,133 38 1,768,174 14 pany as additional collateral
pany as additional collateral
pant of the part of the pant o B11.102 47

Divisible surplus. \$2,184,724 05 feb Board of Trustees has declared a reversionary dividend, available on settlement of next annual premum, to participating policies, proportionate to their contribution to surplus. arribus.

The cash value of such reversion may be used in settlement of premium if the policy holder so elect.

During the year 7,254 policies have been issued, insuring \$21,513,749 22. MORRIS FRANKLIN, DAVID DOWS, USAAC C. KENDALL. HENRY BOWERS, DANIEL B. MILLER. DANIEL B. MILLER. DANIEL B. MILLER. DOWNERS, WILLIAM H. APPLETON, ROBERT B. COLORLINS. WILLIAM BARTON, WILLIAM BOOTH, WILLIAM BOOTH, WILLIAM BOOTH, WILLIAM BARTON, WILLIAM BOOTH, WILLIAM BARTON, WILLIAM BOOTH, WILLIAM BARTON, WILLIAM BART

WILLIAM BARTON,

MORRIS PRANKLIN, President
WILLIAM IL BEEKS, Vice President and Actuary.
THEODORN M. BANTA, Cashier.
DOURELL SUperintendent of Assessed.
OCHARLIS W. BOOKHT. M. D.,
GEORGE WILKES, M. D.,
CHARLES WRIGHT, M. D.,
Assistant Medical Examiner. THE HERALD ALMANAG, 1876.

The Heralto Almanac, 1878.

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the broker, the merchant and the capitalist. These
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Itality Quolations in Government Securities in the New
York and London Markets-Dality Quotations in the
Principal Railway Stock in the New York and London
starkets-Dality Fluctuations in Consols—the Price of
Gold for Every Day in the Year-Daily Quotations in
Cotton, &c., &c. A compendium of information important to all as a work of reference in moderary circles.
Only 26c, Postage free. Address HERALD ALMANAC,
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TOLEDO AND WARASH FIRST MORTGAGE BOND holders opposed to the funding scheme proposed by the above company, will communicate with many bond-holders and sgree upon the best plan for protecting their interests. Address BONDHOLDERS, box 4,805 Fuer office, New York. \$1.000 Is REQUIRED AS MATGIN FOR 100 Shares of Stock: \$350 will buy a "Double Privilege," 60 days which will control 300 shares of stock and limit the loss. LAPSLEY & HAZLEY, Brokers, 74 Broadway.

\$5.000 WANTED—UN RIGH ODAL LAND FARM, town homestead; farm worth \$15,00; homestead worth \$2,000; haured \$2,000. Address box \$885 hew York Fost

\$10.000 TO \$15,000 WANTED-IN A MANUPAC-ness. Address D. E., box 178 Herald office. \$15.000 WANTEU-ON SUPERIOR WOOLLEN MILL Property, worth \$40,000, John Sour-ishing business; parties worth \$43,000 additional Address box 4,809 New York Post office.

\$45.000 WANTED INMEDIATELY.—A FIRST adjuining Broadway, below Nineteenth street. Irresponsible brokers need not apply. J. C. CLINION. COPARTNERSHIPS.

DISSOLUTION OF PARTNERSHIP.—NOTION IS hereing given that the copartnership heretofore existing between the subscribers under the firm name of J. E. Spelman & Sons has this day expired by limitation.

J. E. SPELMAN. New York, Jan. 31, 1875.

T. M. SPELMAN.
The undersigned have this day formed a copartnership to continue the business of importing and jobbing fancy goods under the firm name of Spelman Brothers.

T. M. SPELMAN.
W. C. SPELMAN.
369 BROADWAY, NEW YORK, Feb. 1, 1875.

NOTICE IS HERRBY GIVEN THAT THE COPART-nership heretofore existing between Lorenzo Bur-hans, Barton D. Thayer and Mewin George, unner the firm name of Burhans, Thayer & George, at 155 South street. New York, was dissolved by munus gongent the 19th day of January, 1875. The said Barton D. Thayer is authorized solely to settle, liquidate and wind up the business of said firm.

Duriness of said firm.

LORENZO BURHANS,
BARTON D. THAYER
The abovementioned Lorenzo Burhans and Edwin
George have entered into a coparinership, under the
firm name of Burhans & George, and are now carrying
on bus ness at 164 Maiden lane, New York.

NEW FIRM WILL FIND THE METROPOLITAN PRINTING ESTABLISHMENT, No. 218 Broadway, an excellent plac to have their Printing done with prompness, nearness and cheapness. Prompness, neatness and choapness.

TO WHOM IT MAY CONCERN,—NOTICE IS HERE.

by given that the copartnership heretotore existing between the undersigned, doing business under the firm name and asyle of railett & stowart, at & Pearl street has this day been dissolved by mutual consent. Robert L, Hallet will settle all the unfinished business of the spid late firm, and he alone has power to make and receive statements, check a money, recebits, vouchers, accounts, contracts and papers of any and every nature, and description whatever.

EOST. L. HALLETT, Feb. 1, 1875.

W. B. STEWART.

THE COPARTNERSHIP HERETOFORE EXISTING
between the understance and D. Kempner as real
catate agents, under the firm name of Kempner's
Schloss, was this day dissolved by unutual consent.
Joseph Schloss will continue the business on his own
account.

FER. 1, 1875.

JOSEPH SCHLOSS,
270 West Thirty-sixth street.

BUSINESS OPPORTUNITIES. PARTMER WANTED—YOUNG MAN WITH SMALL capital, in a notion store established over 20 years, now doing good business; will bear the closest investation.

G. H. M., 160 Walker street.

SUBSTANTIAL MUSINESS MEN OP CAPITAL, WHO
are looking for a high-toned husiness, are respectcitly solicited to call on the understand and investigate
a new enterprise of large magnetized and one of the
highest respectability.

No. 7 Warren street, roun 3.

WANTED—GOOD. RESPECTABLE MAN. WITH
the distribution of the street of the street

between 12 N. and 4 o'clock P. M.

WANTED—IN A WELL ESTABLISHED MANUFACTURE during business, a special or active partner; capital secured by reat estate. Address MANUFACTURER, box 196 Hersia office.

WANTED—AN ACTIVE RETAIL GROCER, CAPable of taking charge of a retail grocery business in connection with a jooding trade; the retail grade is now about \$1.000 a week; we want an energetic man with sufficient knowledge of 'amily wants to buy the goods and manage the entire retail department, and prefer a party will ng to invest \$5.000 or more if the business saits him. Address box 4.419 Post office.

\$1.000 will, BUY HALP INTEREST IN A SAFE ness; the returns quick and profit large; will bear investigation. Address H. W. W., Berald grooklyn Branch office.

\$1.500. -WANTED. A PARTNER TO ASSIST IN yielding a large daily income. Apply, from 12 M. to 4. M., at 50 Broad street, room 7. \$3.000.—A PERSON QUALIFIED TO CONDUCT
\$3.000. the publishing department of a popular
periodical can secure a quarter interest with view to
the business charge of the same; terms made easy and
interest gnaranteed: only persons who mean business
and can give the highest references need apply. Ad
dress W. F., box 219 Herald office.

\$20.000.—A GENTLEMAN OF BUSINES. EX. and his services in a good and profitable manufacturing template, or he will foun the amount to a first class support to be securified to the amount to a first class and a liberal asiaty. Address CaPITAL, box 179 Bersal office.

\$100.000.—A SPECIAL PARTNER WANTED city, stauding first: period security and good profits Address VALUE, box lof libraid office.

WALL STREET NOTES

QUICE MANIPULATION IN GOLD-THE NECESSI TIES OF THE CONTINENTAL CENTRES AS WELL AS THE BANK OF ENGLAND-BUMORS AND

The gold situation is the most important condition of the Wall street markets now to the outside public. Thus gold opened to-day at 114%, after selling yesterday at 115%, declined to 114% and reacted to 114%, closing at that figure. In the loan market the carrying rates were 1, 2, 1% and 2% per cent. Loans were also made flat. These figures are repeated to show the supply of gold on the market, the carrying rates indicating the supply in excess of the demand for actual use, such as customs duties or for supment, wails the quotation "flat," from which would naturally arise a borrowing rate, shows the actual bard metal to be in demand. This explanation is necessary to explain to the outside public the advancing gold premium as well as the sharp movement of builton on the other side. It is in evidence that the Bank of England has suffered a steady depletion from day to day of its coin balance. It is also in evidence that dence that

THE BANK OF PRANCE HAS GAINED commensurately a large amount of specie. Thus while the Bank of England has lost during the wack £1,500,000, the Bank of France gained during the same period, 38,000,000 francs. Omitting the exchange and taking france at five to a dollar and exchange and taking francs at five to a dollar and the dollar five to a pound sterling, we have a gain in the Bank of France of \$7,500,000, against a loss in the Bank of England of \$7.500,000. A report that the German government had suddenly called for £2,000,000 on deposit in England was one of the explanations given for this sudden drain upon Threadneedle street, and even that might be correct, although there is no absolute necessity it should go infough Paris.

It is perhaps as well to state, to avoid confusion, that the Secretary of the Treasury cannot sell any five per cent bonds for this or any other purpose until the call of the synd-cate has been abrogated. He may sell four and a hall and four per cent bonds if he call for the synd-cate has been abrogated. He may sell four and a hall and four per cent bonds if he can find purchasers for this purpose, but he has no fives to sell. They are all ombraced in the control.

NOTE.

Private London departings vesterday from

ombraced in the contract of the syndicate and out of his control.

NOTE.

Private London despatches yesterday from Paris stated that the subscriptions to the new municipal loan of that city represented £1,500,000. This may account for some of the movement from the Bank of England to the Bank of France. It should be stated that £500,000 would, according to advices, be added to-lay.

It appears from current quotations, as may be seen in the money columns, that there is an apparent profit in importing new fives, but, allowing for interest and insurance, there is very intie difference between the two markets.

The stock Exchange on the New Laws.

The last amendment to the Commission law of the stock Exchange needed 883 negrative votes for prevent its becoming a law. The polis closed at three o'clock yesterday alternoon, when the vote against it was 713, which was fifty votes more than the two-thirds of the membership. The petition for two rates only has received already 501 vetas, and will remain on the table for against areas and will remain on the table for against trees actives.

NEW YORK JUVENILE ASYLUM.

The twenty-third annual report of the New York Juvenile Asylum to the Legislature of the State has just been made public, disclosing the workings of one of New York's greatest and most deserving

The New York Juvenile Asylum consists of the The New York Juvenile Asylum consists of the asylum proper and its two branches, the House of Reception and the Western Agency. The asylum is located on 176th street, at the upper end of Manhattan Island, on Washington Heights, near High Bridge. The grounds contain about twenty acres, extending from Tenth avenue to Broadway. On the part adjoining Tenth avenue is a fine oak grove of four acres and a new double cottage for the use of employés. Twelve acres are used for farm and carden purposes. The buildings and for farm and garden purposes. The buildings and yards occupy the remaining four acres, which form an eminence near the central part of the grounds, and are enclosed on three sides by a brick wall eight feet high. The asylum is easily reached by the Budson River Railroad, taking the stopping at Fort Washington depot. The House of Reception is located on West Thirteenth street, No. 61, and consists of a four story brick building seventy-five feet front, with wing and basemen

Schools, was this day dissolved by mutual consent. Joseph Schools will capital the chains on the own series.

JOSEPH SCHOOLS TO WORT THIP-talks street.

A MAN OF TWENTY YEARS EXPERIENCE, UNIONED TO THE COURSE IN COMPETENT, STREET, With East and consent of the capital cand who can manage the finances.

FURTINESS OFFURTURITIES.

A MAN OF TWENTY YEARS EXPERIENCE, UNIONED TO THE COURSE IN COMPETENT, STREET, With East and consent of the capital cand who can manage the finances.

FORTUNE FOR A PRINKYERING MAN MANUAL INCLUDE THE COURSE IN COMPETENT, STREET, COMPETE